

United States Bankruptcy Court Northern District of Illinois		Voluntary Petition													
Name of Debtor (if individual, enter Last, First, Middle): Nyden, Carl		Name of Joint Debtor (Spouse) (Last, First, Middle): Nyden, Natalie													
All Other Names used by the Debtor in the last 6 years (include married, maiden, and trade names):		All Other Names used by the Joint Debtor in the last 6 years (include married, maiden, and trade names):													
Last four digits of Soc. Sec. No. / Complete EIN or other Tax I.D. No. (if more than one, state all): xxx-xx-7135		Last four digits of Soc. Sec. No. / Complete EIN or other Tax I.D. No. (if more than one, state all): xxx-xx-5189													
Street Address of Debtor (No. & Street, City, State & Zip Code): 3432 S. Lowe, 2nd Floor Chicago, IL 60616		Street Address of Joint Debtor (No. & Street, City, State & Zip Code): 3432 S. Lowe, 2nd Floor Chicago, IL 60616													
County of Residence or of the Principal Place of Business: Cook		County of Residence or of the Principal Place of Business: Cook													
Mailing Address of Debtor (if different from street address):		Mailing Address of Joint Debtor (if different from street address):													
Location of Principal Assets of Business Debtor (if different from street address above):															
Information Regarding the Debtor (Check the Applicable Boxes)															
Venue (Check any applicable box)															
<input checked="" type="checkbox"/> Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District. <input type="checkbox"/> There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District.															
Type of Debtor (Check all boxes that apply) <input checked="" type="checkbox"/> Individual(s) <input type="checkbox"/> Railroad <input type="checkbox"/> Corporation <input type="checkbox"/> Stockbroker <input type="checkbox"/> Partnership <input type="checkbox"/> Commodity Broker <input type="checkbox"/> Other _____ <input type="checkbox"/> Clearing Bank		Chapter or Section of Bankruptcy Code Under Which the Petition is Filed (Check one box) <input type="checkbox"/> Chapter 7 <input type="checkbox"/> Chapter 11 <input checked="" type="checkbox"/> Chapter 13 <input type="checkbox"/> Chapter 9 <input type="checkbox"/> Chapter 12 <input type="checkbox"/> Sec. 304 - Case ancillary to foreign proceeding													
Nature of Debts (Check one box) <input checked="" type="checkbox"/> Consumer/Non-Business <input type="checkbox"/> Business		Filing Fee (Check one box) <input checked="" type="checkbox"/> Full Filing Fee attached <input type="checkbox"/> Filing Fee to be paid in installments (Applicable to individuals only.) Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form No. 3.													
Chapter 11 Small Business (Check all boxes that apply) <input type="checkbox"/> Debtor is a small business as defined in 11 U.S.C. § 101 <input type="checkbox"/> Debtor is and elects to be considered a small business under 11 U.S.C. § 1121(e) (Optional)															
Statistical/Administrative Information (Estimates only)															
<input checked="" type="checkbox"/> Debtor estimates that funds will be available for distribution to unsecured creditors. <input type="checkbox"/> Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors.															
Estimated Number of Creditors		1-15	16-49	50-99	100-199	200-999	1000-over								
		<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>								
Estimated Assets				THIS SPACE IS FOR COURT USE ONLY											
<table style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 25%;">\$0 to \$50,000</td> <td style="width: 25%;">\$50,001 to \$100,000</td> <td style="width: 25%;">\$100,001 to \$500,000</td> <td style="width: 25%;">\$500,001 to \$1 million</td> </tr> <tr> <td><input checked="" type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> </tr> </table>				\$0 to \$50,000	\$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1 million	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>				
\$0 to \$50,000	\$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1 million												
<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>												
Estimated Debts															
<table style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 25%;">\$0 to \$50,000</td> <td style="width: 25%;">\$50,001 to \$100,000</td> <td style="width: 25%;">\$100,001 to \$500,000</td> <td style="width: 25%;">\$500,001 to \$1 million</td> </tr> <tr> <td><input checked="" type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> </tr> </table>				\$0 to \$50,000	\$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1 million	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>				
\$0 to \$50,000	\$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1 million												
<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>												

Voluntary Petition (This page must be completed and filed in every case)		Document	Name of Debtor(s): Nyden, Carl Nyden, Natalie	FORM B1, Page 2
Prior Bankruptcy Case Filed Within Last 6 Years (If more than one, attach additional sheet)				
Location Where Filed: - None -	Case Number:	Date Filed:		
Pending Bankruptcy Case Filed by any Spouse, Partner, or Affiliate of this Debtor (If more than one, attach additional sheet)				
Name of Debtor: - None -	Case Number:	Date Filed:		
District:	Relationship:	Judge:		
Signatures				
<p>Signature(s) of Debtor(s) (Individual/Joint) I declare under penalty of perjury that the information provided in this petition is true and correct. [If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7. I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.</p>				
<p>Exhibit A (To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11)</p> <p><input type="checkbox"/> Exhibit A is attached and made a part of this petition.</p>				
<p>Exhibit B (To be completed if debtor is an individual whose debts are primarily consumer debts) I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter.</p>				
X <u>/s/ Carl Nyden</u> Signature of Debtor Carl Nyden		X <u>/s/ Joseph Wrobel</u> October 6, 2005 Signature of Attorney for Debtor(s) Joseph Wrobel 3078256 Date		
<p>Telephone Number (If not represented by attorney) October 6, 2005 Date</p>				
<p>Signature of Attorney X <u>/s/ Joseph Wrobel</u> Signature of Attorney for Debtor(s) Joseph Wrobel 3078256 Printed Name of Attorney for Debtor(s) Joseph Wrobel, Ltd. Firm Name 105 West Madison Street Suite 700 Chicago, IL 60602 Address 312.781.0996 Fax: 312.606.0413 Telephone Number October 6, 2005 Date</p>				
<p>Signature of Debtor (Corporation/Partnership) I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor. The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.</p>				
<p>Signature of Authorized Individual X <u>Signature of Authorized Individual</u> Printed Name of Authorized Individual Title of Authorized Individual Date</p>				
<p>Signature of Bankruptcy Petition Preparer X <u>Signature of Bankruptcy Petition Preparer</u> Date</p> <p>A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.</p>				

United States Bankruptcy Court

Northern District of Illinois

In re Carl Nyden
Natalie Nyden

Debtor(s)

Case No.

Chapter

13

DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR(S)

1. Pursuant to 11 U.S.C. § 329(a) and Bankruptcy Rule 2016(b), I certify that I am the attorney for the above-named debtor and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:

For legal services, I have agreed to accept.....	\$ <u>2,700.00</u>
Prior to the filing of this statement I have received.....	\$ <u>1,206.00</u>
Balance Due.....	\$ <u>1,494.00</u>

2. The source of the compensation paid to me was:

Debtor Other (specify):

3. The source of compensation to be paid to me is:

Debtor Other (specify):

4. I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm.

I have agreed to share the above-disclosed compensation with a person or persons who are not members or associates of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation is attached.

5. In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:

- Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy;
- Preparation and filing of any petition, schedules, statement of affairs and plan which may be required;
- Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof;
- [Other provisions as needed]

Negotiations with secured creditors to reduce to market value; exemption planning; preparation and filing of reaffirmation agreements and applications as needed; preparation and filing of motions pursuant to 11 USC 522(f)(2)(A) for avoidance of liens on household goods.

6. By agreement with the debtor(s), the above-disclosed fee does not include the following service:

Representation of the debtors in any dischargeability actions, judicial lien avoidances, relief from stay actions or any other adversary proceeding.

CERTIFICATION

I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceeding.

Dated: October 6, 2005/s/ Joseph Wrobel

Joseph Wrobel 3078256

Joseph Wrobel, Ltd.

105 West Madison Street

Suite 700

Chicago, IL 60602

312.781.0996 Fax: 312.606.0413

AmeriCredit
1100 W. Grove Pkwy, Suite 101
Tempe, AZ 85283

Peoples Energy
130 East Randolph Street
Attn: Bankruptcy Dept.
Chicago, IL 60601

AmeriCredit
12125 Herbert Wayne Ct., Suite 100
Huntersville, NC 28078

State Farm Insurance Co.
185 N. Randall Rd., Suite 5
Batavia, IL 60510-9470

Capital One
PO Box 85167
Richmond, VA 23285-5167

East West University
C/O RMS Inc.
PO Box 818
Lombard, IL 60148-0818

Friend Family Health Center, Inc.
800 E. 55th St.
Chicago, IL 60615

Illinois Dept of Employment Security
PO Box 4385
Chicago, IL 60680-4385

Illinois State Tollway Hwy Authorit
Violation Processing Center
135 S. La Salle St., Dept. 8021
Chicago, IL 60674-8021

Internal Revenue Service
Mail Stop 5010 CHI
230 S. Dearborn Street
Chicago, IL 60604-1505

J K Harris
C/O Risk Managment Alternatives
PO Box 970
Casper, WY 82602